

MAY 30 2006
Application Serial No. 09/675,992

REMARKS

Applicant thanks the Examiner and her SPE for their courtesy and assistance during an interview which was held on 17 May 2006. During the interview, Applicant discussed the cited reference, Boston, and explained the manner in which the invention is distinguished.

Regarding Claim 19, SPE Thomas suggested clarifying how the transaction score is generated, such as for example, by including language drawn to using a prediction model. Support can be found at least in the Specification as follows (emphasis added):

(On page 15, lines 17-19)

The interaction-scoring model 107 is a statistical model that predicts (classifies) a characteristic of the transaction based on the initial transaction data received from the merchant server 120.

(On page 17, lines 14-15)

One embodiment of the system uses historical data to create buyer profiles. The system stores the buyer profiles in the form of user profile data 112.

(On page 18, lines 8-9)

In other words, the user profile data 112 includes a customer history database that keeps a record of prior customer transactions.

Regarding Claim 20, SPE Thomas suggested that in the preamble, the language "prior to" after the wherein term be added to further clarify the sequence of actions according to the invention. Also, SPE Thomas agreed that adding "of the

Application Serial No. 09/675,992

transaction" after "non-attrited fulfillment" helped further clarify the invention. Support can be found at least in the Specification as follows (emphasis added):

(On page 10, lines 5-9)

Based on the metrics for the value of the additional data and the attrition costs, an optimization module determines **the expected value of fulfillment of the transaction** for specified question sets, and chooses a question set with a highest expected value of fulfillment. In a preferred embodiment, **the expected value of fulfillment** is a function of the **probability of non-attrited fulfillment**.

(On page 19, lines 2-6)

The interaction-processing server obtains 144 data representing a plurality of follow-up question sets from question set data. A question set can contain one or more questions. The question set optimization module **then determines the expected value of fulfillment for the selected plurality of question sets and selects a question set with high expected value of fulfillment**.

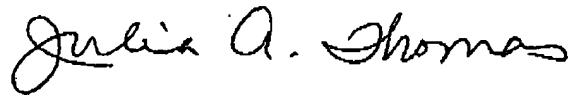
Applicant has amended Claims 36 and 37 for consistency with amended Claims 19 and 20.

Applicant has taken every effort to represent the Examiner's statements fairly and accurately. It is the Applicant's understanding that the Examiner may choose to perform additional prior art searching in view of the claimed amendments. Applicant also notes that the amendments made herein do not amount to a concession that the claims as originally submitted were not distinguished from the prior art or that the amendments herein amount to a surrender of any claim scope. Rather the amendments herein are by way of clarification only. By making these amendments, the Applicant does not in any

Application Serial No. 09/675,992

way surrender any claimed scope or equivalence of the claim elements to which the Applicant might otherwise be entitled.

Respectfully submitted,

A handwritten signature in cursive script that reads "Julia A. Thomas".

Julia A. Thomas

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